

Exhibit Page 1 of 1  
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January 3, 2024

**"EXHIBIT A"**

Vaneese Marie Walker  
c/o Michael I. Assad  
1500 Walnut St, Ste 900  
Philadelphia, PA 19102  
Via Email: mail@cibiklaw.com

Re: *In re Vaneese Marie Walker*  
Case no. 22-13128-amc  
Our Client: CITIZENS BANK, N.A.  
Our File No.: 041236356

Dear Attorney Assad,

This letter is to inform you that your above referenced client is in default of the Order Granting Stipulation Resolving Motion for Relief from Automatic Stay, which was granted October 20, 2023. The Stipulation provided your client must make each and every contractual payment in a timely manner.

As of January 3, 2024, your client is due for the October 16, 2023 through December 16, 2023 payments for a total of \$2,232.16. Your client has 10 days from the date of this letter to cure the defaulted payment. Should your client fail to cure the default, we will file a Certificate of Default with the Court.

Thank you,  
Milos Gvozdenovic